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AMENDMENTS TO THE CLAIMS

1.-79. (Cancelled)

80. (New) A method for automating real-time decisions, said method comprising:

    designing rules with a project designer;

    receiving approval of a user;

    storing said rules in a storage device for future modification;

    automatically generating code with a code generator server, said code comprising:

        rule service software,

        a mark-up language schema,

        a mark-up language parser and builder, and

        a Web page;

    transmitting said mark-up schema to a client system for collecting data and insuring said data conforms to said mark-up schema;

    automatically reading said data conforming to a mark-up language schema with said mark-up language parser and builder, said mark-up language parser and builder residing on a Web server;

    transmitting said data from said Web server to said decision server;

    receiving external data on said decision server;

    testing the validity of rules with said decision server by generating statistics on how often said rules are used;

    automatically generating mark-up language data with rule service software residing on said decision server; and

    sending the results of said validity tests to said client system for analysis by said user.

81. (New) An apparatus for automating real-time decisions comprising:

    a project designer for designing rules;

    a user that approves said rules;

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a storage device for storing said rules;

a code generator server that automatically generates code, said code comprising:

rule service software,

a mark-up language schema,

a mark-up language parser and builder, and

a Web page;

a client system that collects data and insures that said data conforms to said mark-up schema;

a mark-up language parser that automatically reads said data conforming to a mark-up language schema

a Web server containing said mark-up language parser; and

a decision server that receives external data and tests the validity of said rules by generating statistics on how often said rules are used;

wherein said client system displays said validity tests for analysis by said user.

82. (New) At least one computer readable medium containing a computer program product for developing rules using a decision engine, the computer program product comprising

program code for automatically designing rules with a project designer;

program code for receiving approval of a user;

program code for storing said rules in a storage device for future modification;

program code for automatically generating code with a code generator server, said code comprising:

rule service software,

a mark-up language schema,

a mark-up language parser and builder, and

a Web page;

program code for transmitting said mark-up schema to a client system for collecting data and insuring said data conforms to said mark-up schema;

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 program code for automatically reading said data conforming to a mark-up language schema with said mark-up language parser and builder, said mark-up language parser and builder residing on a Web server;

 program code for transmitting said data from said Web server to said decision server;

 program code for receiving external data on said decision server;

 program code for testing the validity of rules with said decision server by generating statistics on how often said rules are used;

 program code for automatically generating mark-up language data with rule service software residing on said decision server; and

 program code for sending the results of said validity tests to said client system for analysis by said user.

83. (New) A method for developing rules using a decision engine, said method comprising:

 converting model files into data with a model editor component;

 organizing said data according to hierarchical structures;

 importing said data into a designer component;

 defining projects with workflow functional components, said workflow functional components comprising:

  expression sequences,

  segmentation trees, and

  workflow lists;

 assigning values to local fields and modifying local field values with said expression sequences;

 creating project workflow with said segmentation trees;

 identifying a set of steps that are processed during runtime execution with said workflow lists;

 designing rules;

 generating rules, models, and strategies with graphical user interfaces;

 producing a predictive score at runtime for a given transaction with said models;

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testing said rules by tracking statistics on which rules, models, and strategies were used
and how many times; and

modifying said rules, models, and strategies.

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